

AGRICULTURAL CREDIT SOCIETIES.

Return to an Order of the Honourable The House of Commons,
dated 4 April 1910;—for.

RETURN "of AGRICULTURAL CREDIT SOCIETIES registered as Specially Authorised Societies under the FRIENDLY SOCIETIES ACT of 1896, with the Date of Registry, Number of Members, and Total Assets; also of IRISH CREDIT SOCIETIES, and a Statement showing the Varieties of LAND BANKS and SOCIETIES registered to deal with SMALL HOLDINGS and with LOANS for Agricultural Purposes."

Registry of Friendly Societies, Central Office, }
9 June 1910.

J. D. STUART SIM.

(*Sir Gilbert Parker.*)



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RETURN of AGRICULTURAL CREDIT SOCIETIES registered as Specially Authorised SOCIETIES under the FRIENDLY SOCIETIES ACT of 1896, with the Date of Registry, Number of Members, and Total Assets; also of IRISH CREDIT SOCIETIES, and a Statement showing the Varieties of LAND BANKS and SOCIETIES registered to deal with Small Holdings and with Loans for Agricultural Purposes.

I.—RETURN OF AGRICULTURAL CREDIT SOCIETIES REGISTERED AS SPECIALLY AUTHORISED SOCIETIES UNDER THE FRIENDLY SOCIETIES ACT, 1896.

Register Number and County.	Name.	Year of Registry.	Number of Members.	Total Assets.
ENGLAND AND WALES.				£
ENGLAND.				
399 Beds - - -	Clophill Credit Society - - -	1905	16	—
355 Bucks - - -	High Wycombe Credit Society - - -	1908	7	—
359 " - - -	Drayton Parsonage Credit Society - - -	1909	—	—
399 Cambs - - -	Cones and District Small Holders Credit Society.	1908	8	—
1067 Essex - - -	Coggeshall Credit Society - - -	1909	—	—
1068 " - - -	Tiptree and District Credit Society - - -	1909	21	33
990 Hants - - -	Hedge End Agricultural Credit Society - - -	1896	31	183
189 Hereford - - -	Froome Hill Co-operative Credit Society - - -	1908	11	—
413 Hertford - - -	Barley Credit Society - - -	1907	13	3
1538 Kent - - -	Bromley and District Credit Society - - -	1908	7	2
871 Leicester - - -	Brookvale Credit Society - - -	1907	37	110
872 " - - -	Mount-cirel and District Credit Society - - -	1908	—	—
879 " - - -	Oadby Credit Society - - -	1910	—	—
691 Lincoln - - -	Seawby Agricultural Credit Society - - -	1895	29	198
716 " - - -	Spalding and District Credit Society - - -	1904	81	162
717 " - - -	Frislington Credit Society - - -	1904	29	153
725 " - - -	Gedney Dyke and District Credit Society - - -	1909	—	—
5771 Middlesex - - -	All for Each Credit Society - - -	1908	9	—
1197 Norfolk - - -	Wiggenhall Agricultural Credit Society - - -	1896	43	95
1319 " - - -	Whitsonett Small Holders Credit Society - - -	1905	22	47
1226 " - - -	Trunch and District Credit Society - - -	1909	—	—
1227 " - - -	Stiffkey Credit Society - - -	1909	—	—
1230 " - - -	Wayford Credit Society - - -	1910	—	—
1026 Suffolk - - -	Laxfield Agricultural Credit Society - - -	1895	9	26
2015 Surrey - - -	Dormansland Small Holdings and Allotments Credit Society.	1908	24	—
2021 " - - -	Limpfield District Credit Society - - -	1909	20	6
2022 " - - -	Croydon Co-operative Credit Society - - -	1909	—	—
1753 Warwick - - -	Grandborough Village Bank - - -	1895	7	104
961 Worcester - - -	Castleorton Agricultural Credit Society - - -	1896	21	54
1022 " - - -	Far Forest and District Credit Society - - -	1904	9	1
WALES.				
1981 Glamorgan - - -	St. Fagan's and District Credit Society - - -	1909	—	—
1985 " - - -	Cadoxton and District Credit Society - - -	1909	11	—
IRELAND.				
220 Antrim - - -	Whitecross Agricultural Bank - - -	1899	—	—
256 " - - -	Lisles Agricultural Bank - - -	1901	—	—
347 " - - -	Meigh Agricultural Bank - - -	1903	—	—
354 " - - -	Mullaghlan Agricultural Bank - - -	1908	320	1,871
355 " - - -	Glasdrumman Agricultural Bank - - -	1903	101	870
373 " - - -	Dromintee Agricultural Bank - - -	1903	300	721
390 " - - -	Middletown Agricultural Credit Society - - -	1904	109	781
426 " - - -	Ballymoyr Credit Society - - -	1905	76	356
436 " - - -	Traneagh Credit Society - - -	1905	—	—
440 " - - -	Clady Credit Society - - -	1905	—	—
188 Cavan - - -	Killebane Agricultural Bank - - -	1896	103	340
209 " - - -	Rathkeany Agricultural Bank - - -	1899	44	78
244 " - - -	Corrigan Agricultural Bank - - -	1901	54	161

Register Number and County.	Name.	Year of Registry.	Number of Members.	Total Assets.
IRELAND—cont.				£
273 Cavan	Carrick Lavey Agricultural Bank	1902	50	176
274 " "	Beggskey Agricultural Bank	1902	37	240
297 " "	Billis Agricultural Bank	1902	106	355
430 " "	Mount Nugent Credit Society	1903	109	597
434 " "	Kingscourt Credit Society	1903	106	474
443 " "	Castlerahan Agricultural Bank	1905	—	—
448 " "	Kilann Credit Society	1905	74	285
478 " "	Carriekillen and Graicena Credit Society	1907	—	—
484 " "	Killingham Credit Society	1907	43	229
492 " "	Knappagh Credit Society	1908	94	—
177 Clare	Carrigaholt Agricultural Bank	1898	35	53
178 " "	Cross Agricultural Bank	1898	—	—
237 " "	Killaha Agricultural Bank	1901	—	—
238 " "	Dooceba Agricultural Bank	1901	44	79
239 " "	Moyeen Agricultural Bank	1901	25	113
279 " "	Gower Agricultural Bank	1902	—	—
280 " "	Kilmihil Agricultural Bank	1902	60	180
282 " "	Lisseysey Agricultural Bank	1902	51	179
283 " "	Cree Agricultural Bank	1902	—	—
285 " "	Kilmaley Agricultural Bank	1902	—	—
287 " "	Kildysart Agricultural Bank	1902	89	178
288 " "	Inagh Agricultural Bank	1902	101	171
289 " "	Kilnamosa Agricultural Bank	1902	—	—
290 " "	Ross Agricultural Bank	1902	—	—
291 " "	Clooney Agricultural Bank	1902	—	—
298 " "	Creeheen Agricultural Bank	1902	—	—
294 " "	Lisheen Agricultural Bank	1902	—	—
302 " "	Barefield Agricultural Bank	1902	—	—
335 " "	Dromeligh Agricultural Bank	1903	—	—
133 Cork	Deemylee Agricultural Bank	1894	162	263
267 " "	Dunmanway Agricultural Bank	1901	—	—
268 " "	Anlugh Agricultural Bank	1901	32	106
269 " "	Garraha Agricultural Bank	1901	—	—
270 " "	Coolmonastan Agricultural Bank	1901	—	—
276 " "	Bealock Agricultural Bank	1902	24	111
277 " "	Inchigeola Agricultural Bank	1902	23	19
278 " "	Ballingeary Agricultural Bank	1902	89	105
283 " "	Toomea Agricultural Bank	1903	—	—
328 " "	Tarleton Agricultural Bank	1903	—	—
366 " "	Ivelenry Agricultural Bank	1903	55	92
368 " "	Boherbee Agricultural Bank	1903	38	272
372 " "	Carriganvar Agricultural Bank	1903	—	—
461 " "	Glanmalur Credit Society	1906	31	147
463 " "	Gortree Credit Society	1906	62	316
165 Douglas	Killybegs Agricultural Bank	1896	90	365
166 " "	Inver Agricultural Bank	1896	211	580
167 " "	Kilmauree Agricultural Bank	1898	—	—
168 " "	Glenewilly Agricultural Bank	1898	—	—
185 " "	Termon Agricultural Bank	1899	—	—
196 " "	Brecon Port Agricultural Bank	1899	—	—
212 " "	Clonghaneely Agricultural Bank	1899	151	349
214 " "	Clonsilla Agricultural Bank	1899	82	209
239 " "	Cliff Agricultural Bank	1900	87	334
245 " "	Cagher Agricultural Bank	1901	95	194
246 " "	Tullynaught Agricultural Bank	1901	75	314
247 " "	Townsville Agricultural Bank	1901	104	258
249 " "	Lough Raske Agricultural Bank	1901	69	112
250 " "	Ballydevitt Agricultural Bank	1901	—	—
251 " "	Killygarvan Agricultural Bank	1901	—	—
252 " "	Knockalla Agricultural Bank	1901	—	—
255 " "	Malin Agricultural Bank	1901	806	1,695
324 " "	Strad Agricultural Bank	1903	—	—
327 " "	Dunaff Agricultural Bank	1903	—	—
329 " "	Ardsella Agricultural Bank	1903	—	—
330 " "	Glenelly Agricultural Bank	1903	86	420
336 " "	Innesmaount Agricultural Bank	1903	—	—
370 " "	Dungloe Agricultural Bank	1903	163	237
371 " "	Creslingh Agricultural Bank	1903	109	329
384 " "	Kilbarney Agricultural Bank	1904	88	141
416 " "	Brackless Credit Society	1905	120	628
215 Down	Nevry No. 1 District Agricultural Bank	1899	—	—

Register Number and County.		Name.	Year of Registry.	Number of Members.	Total Assets.
IRELAND—cont.					£
344	Down	Lower Monagh Rural Bank	1903	23	8
386	Fermanagh	Wheat Agricultural Credit Society	1904	37	108
483	"	Garrison Agricultural Credit Society	1908	66	103
486	"	Cashel Credit Society	1908	80	249
160	Galway	Rosemuck Agricultural Bank	1898	—	—
161	"	Carrig Agricultural Bank	1898	—	—
162	"	Spiddal Agricultural Bank	1898	—	—
172	"	Cloonkeen Agricultural Bank	1898	—	—
173	"	Moat Bellow Agricultural Bank	1898	43	102
174	"	Oughterard Agricultural Bank	1898	—	—
175	"	Meelough Agricultural Bank	1898	—	—
176	"	Arran Isles Agricultural Bank	1898	147	276
181	"	Moynellan Agricultural Bank	1898	89	269
194	"	Newcastle Agricultural Bank	1899	12	18
197	"	Glin Agricultural Bank	1899	—	15
198	"	Minna Agricultural Bank	1899	69	245
203	"	Anaghdown Agricultural Bank	1899	—	—
207	"	Carracoe Agricultural Bank	1899	—	—
210	"	Clochar Agricultural Bank	1899	—	—
221	"	Oranmore Agricultural Bank	1899	83	532
223	"	Lestermore Agricultural Bank	1900	—	—
306	"	Selina Agricultural Bank	1902	101	491
449	"	Caherdanane Agricultural Bank	1905	—	—
470	"	Cormoran Agricultural Bank	1907	34	39
471	"	Romestown Credit Society	1907	—	—
473	"	Leenane Credit Society	1907	—	—
479	"	Castledaly Credit Society	1907	43	298
482	"	Kilchrist Credit Society	1907	32	305
488	"	Bough Credit Society	1908	32	214
184	Kerry	Abbeydorney Agricultural Bank	1898	77	465
260	"	Templeton Agricultural Bank	1901	—	—
261	"	Milltown and Ballyhar Agricultural Bank	1901	50	108
263	"	Seem Agricultural Bank	1901	—	—
265	"	Cappagh Agricultural Bank	1901	—	—
358	"	Glenbelgh Agricultural Bank	1903	—	—
360	"	Gleencor Agricultural Bank	1903	66	330
574	"	Valentin Island Agricultural Bank	1903	69	61
383	"	Brown Agricultural Bank	1904	—	—
393	"	Mastergocha Credit Society	1904	—	—
396	"	Glenfesk Credit Society	1904	66	194
397	"	Cahendaniel Credit Society	1904	107	150
398	"	Lohar Credit Society	1904	57	246
399	"	Inny Valley Credit Society	1904	—	—
401	"	Dungol Credit Society	1904	—	—
403	"	Newtownsandes Credit Society	1904	38	291
409	"	Amnashill Credit Society	1904	—	—
481	"	Ballinskellings Credit Society	1907	110	163
233	Kilkenny	Castlecomer Agricultural Credit Society	1900	—	—
266	"	Ballyraggett Agricultural Bank	1901	127	521
320	"	Rower Agricultural Bank	1903	—	—
322	"	Ballyva Agricultural Bank	1903	—	—
305	"	Inistioge Credit Society	1909	—	—
311	King's Co.	Moneygall Agricultural Bank	1902	40	57
317	"	Kinnitty Agricultural Bank	1902	56	57
319	"	Selskeinn Agricultural Bank	1903	42	151
507	"	Rahna Credit Society	1909	—	—
253	Leitrim	Loughboy Agricultural Bank	1901	99	303
266	"	Bellaharl Agricultural Bank	1902	—	—
308	"	Mobil Agricultural Bank	1902	121	512
321	"	Farnaght Agricultural Bank	1903	218	811
369	"	Kinlough Agricultural Bank	1903	—	—
380	"	Ballinglora Agricultural Bank	1903	108	332
392	"	Glenade Agricultural Bank	1904	50	191
415	"	Anaghmore Credit Society	1905	—	—
421	"	Claonmore Credit Society	1905	132	705
442	"	Roadlaver Credit Society	1905	127	314
451	"	Killybegher Credit Society	1905	82	359
453	"	Glenfurne Credit Society	1905	—	—
496	"	Cloone Credit Society	1908	92	683
498	"	Gorrage Credit Society	1908	75	197
510	"	Carrigallen (Co. Leitrim) Credit Society	1910	—	—

Register Number and County.	Name.	Year of Registry.	Number of Members.	Total Assets.
IRELAND—cont.				£
338 Limerick	Galbally Agricultural Bank	1903	81	314
376 "	Ballinobacco Agricultural Bank	1903	26	298
407 "	Ballynahill Credit Society	1904	21	1
408 "	Foynes Credit Society	1904	—	—
417 "	Finnagh Credit Society	1905	—	—
242 Londonderry	Kilrea Dairy Agricultural Bank	1900	—	—
340 "	Tullykeeran Agricultural Bank	1903	—	—
343 "	Galladeff Agricultural Bank	1903	—	—
343 "	Mossquin Agricultural Bank	1903	—	—
346 "	Aghaloo Agricultural Bank	1903	31	188
349 "	Pack Agricultural Bank	1903	—	—
350 "	Cloudy Agricultural Bank	1903	—	—
406 Longford	Drumlish Credit Society	1905	—	—
476 "	Colmaldille Credit Society	1907	107	363
337 Louth	Kilbarra and Stalman Agricultural Bank	1903	—	—
339 "	Cooley Agricultural Bank	1903	—	—
361 "	Dooniskin Agricultural Bank	1903	66	366
362 "	Bellurgan Agricultural Bank	1903	64	158
364 "	Kilkerley Agricultural Bank	1903	—	—
363 "	Knockbridge Agricultural Bank	1903	—	—
410 "	Kilmany Agricultural Credit Bank	1904	26	319
419 "	Louth and Slonowen Credit Society	1905	85	287
429 "	Reaghstown Credit Society	1905	61	180
446 "	Shelagh Credit Society	1905	51	166
154 Mayo	Burriscreen and Ballintubler Agricultural Bank	1898	68	122
156 "	Kilmore Eris Agricultural Bank	1898	—	—
157 "	Enniscoe Estate Agricultural Bank	1898	268	656
159 "	Adler Geole Agricultural Bank	1898	107	600
163 "	Attynean Agricultural Bank	1898	97	171
164 "	Kilcommon Agricultural Bank	1898	162	192
171 "	Ballaghaderreen Agricultural Bank	1898	—	—
182 "	Bella and Belmore Agricultural Bank	1898	—	—
185 "	Killmoor Agricultural Bank	1898	35	52
186 "	Geoola Agricultural Bank	1898	327	1,366
187 "	Bohola Agricultural Bank	1898	—	—
189 "	Lotte Agricultural Bank	1898	—	—
190 "	Ballyhase Agricultural Bank	1898	51	118
192 "	Clare Island Agricultural Bank	1899	64	118
204 "	Mount Partry Agricultural Bank	1899	52	117
206 "	Burren Agricultural Bank	1899	59	109
225 "	Murreen Agricultural Bank	1900	51	212
228 "	Kilrine and Ballinlinc Agricultural Bank	1900	110	237
229 "	Bekan Agricultural Bank	1900	—	—
232 "	Cretalin Agricultural Bank	1900	75	111
234 "	Glenties Agricultural Bank	1900	97	453
236 "	Bangor Eris Agricultural Bank	1900	115	605
238 "	Booke Agricultural Bank	1900	—	—
241 "	Logboy Agricultural Bank	1900	—	—
264 "	Breeffy Agricultural Bank	1901	80	220
271 "	Lower Achill Agricultural Bank	1901	—	—
300 "	Kilmeena Agricultural Bank	1902	—	—
301 "	Kilmaclassar Agricultural Bank	1902	—	—
323 "	Aughamore Agricultural Bank	1903	—	—
331 "	Middle Achill Agricultural Bank	1903	85	109
338 "	Newport East Agricultural Bank	1903	109	299
339 "	Derryohara Agricultural Bank	1903	49	106
348 "	Tieranear Agricultural Bank	1903	140	320
351 "	Inchadeary Agricultural Bank	1903	144	309
353 "	Glenties Agricultural Bank	1903	70	228
377 "	Louisburg Agricultural Bank	1903	179	381
381 "	Carraun Agricultural Bank	1904	102	106
392 "	Achill Sound Agricultural Bank	1904	96	104
420 "	Mayo Abbey Agricultural Credit Society	1905	33	844
425 "	Killeen Credit Society	1905	90	872
432 "	Drummin Credit Society	1905	104	486
433 "	Croughpatrick Credit Society	1905	113	232
449 "	Robson Credit Society	1905	—	—
452 "	Carraun Credit Society	1905	—	—
454 "	Cresmellian Credit Society	1905	—	—
455 "	Townsmoor Credit Society	1905	199	1,101
457 "	Castle Hill Credit Society	1905	—	—

Register Number and County.		Name.	Year of Registry.	Number of Members.	Total Assets.
					£
IRELAND—cont.					
480	Mayo	Coshlough Credit Society	1907	78	188
923	"	Belmullet Agricultural Credit Society	1896	241	725
378	Meath	Cortown Agricultural Bank	1903	27	224
467	"	Ballivor Credit Society	1906	32	205
500	"	Moylough Credit Society	1909	—	—
314	Monaghan	Greensh's Cross Agricultural Bank	1902	48	224
887	"	Ballinade Agricultural Bank	1908	52	258
413	"	Inishkeen Agricultural Credit Bank	1905	120	680
424	"	Corduff Agricultural Credit Society	1905	—	—
431	"	Deanglmoyne and Lisdoona Credit Society	1905	171	616
437	"	Longhugh Credit Society	1903	80	175
458	"	Aghahag Agricultural Co-operative Bank	1906	—	—
468	"	Three Mile House Credit Society	1907	—	—
191	Queen's Co.	Ableyleix Agricultural Bank	1908	—	—
352	"	Lisduff Agricultural Bank	1903	57	319
913	"	Kyle Agricultural Credit Society	1893	—	—
211	Roscommon	Boyle Agricultural Bank	1899	55	289
219	"	Moore Agricultural Bank	1899	—	—
248	"	Cloosehead Agricultural Bank	1901	—	—
379	"	Dysart Agricultural Bank	1903	—	—
464	"	Roskey Credit Society	1906	108	445
474	"	Castlera Credit Society	1907	33	980
502	"	Fairy mount and Tibohine Credit Society	1909	—	—
169	Sligo	Curry Agricultural Bank	1898	—	—
170	"	Tomkestrane Agricultural Bank	1898	—	—
199	"	Killybegs Agricultural Bank	1899	—	—
237	"	Ballinrilleck Agricultural Bank	1900	72	376
262	"	Achoisy Agricultural Bank	1901	33	116
275	"	Ballymote Agricultural Bank	1902	—	—
284	"	Cloonecool Agricultural Bank	1902	—	—
388	"	Ballinfall Credit Society	1904	177	673
393	"	Grange Credit Society	1904	141	725
404	"	Clifoney Credit Society	1904	—	—
218	Tipperary	Glen of Aherlow Agricultural Bank	1899	61	202
309	"	Knock Agricultural Bank	1902	25	113
312	"	Portroe Agricultural Bank	1902	—	—
813	"	Newport Agricultural Bank	1902	31	32
315	"	Ballinablack Agricultural Bank	1902	27	61
316	"	Silvermines Agricultural Bank	1902	—	—
318	"	Lattin Rural Bank	1902	71	234
422	"	Drom Credit Society	1905	—	—
163	Tyrone	Cheshamog Agricultural Bank	1898	—	—
226	"	Castledunfield Agricultural Bank	1900	—	—
373	"	Longfield Agricultural Bank	1903	55	190
416	"	Green Castle Co-operative Agricultural Credit Society.	1903	160	729
489	"	Cullamore Credit Society	1907	37	154
217	Waterford	Killea Agricultural Bank	1899	—	—
222	"	Ring Agricultural Bank	1899	—	—
234	"	Passage East Agricultural Bank	1901	—	—
307	"	Tooreenona Agricultural Bank	1902	—	—
282	Wexford	Droagh Agricultural Bank	1902	55	125
292	"	Duffery Agricultural Bank	1902	21	55
295	"	Oylegate Fishermen's Agricultural Bank	1902	35	52
298	"	Peckard Agricultural Bank	1902	104	197
299	"	Kilbarrin Fishermen's Agricultural Bank	1902	30	105
304	"	Taggart Agricultural Bank	1902	100	110
306	"	Adamstown Agricultural Bank	1902	79	222
308	"	Ram's Grange Agricultural Bank	1902	—	—
856	"	Berrymount Agricultural Bank	1903	—	—
387	"	Murrinstown Agricultural Bank	1903	60	196
397	"	Cushinstown Agricultural Bank	1904	85	265
400	"	Kilnakeiride Credit Bank	1904	63	279
502	"	Kilmanon Credit Society	1904	41	92
405	"	Oulart Credit Society	1904	—	—
406	"	Ballynaw Credit Society	1904	—	—
411	"	Cranford Credit Society	1904	49	389
414	"	Monaseed Credit Society	1905	42	147
486	"	Gusserane Credit Society	1905	64	200
439	"	Ballycallane Credit Society	1905	—	—
441	"	Bathgrogue Credit Society	1905	43	166

Register Number and County.	Name	Year of Registry.	Number of Members.	Total Assets.
IRELAND—cont.				£
460 Wexford	Camolin Credit Society	1906	—	—
483 " "	Pallas Agricultural Bank	1907	32	187
489 " "	Horswood Co-operative Agricultural Bank	1908	41	154
490 " "	Tintern Credit Society	1908	—	—
491 " "	Clonsilla Credit Society	1908	37	51
497 " "	Monamolin Agricultural Bank	1908	—	—
504 " "	Bolavogue Credit Society	1909	—	—
491 Wicklow	Ashford Agricultural Credit Society	1904	—	—
423 " "	Moyas Credit Society	1905	151	908
427 " "	Newtown Credit Society	1905	91	102
498 " "	Tinahely Credit Society	1908	83	272
501 " "	Togher Credit Society	1909	—	—

NOTE.—Where the number of members and total assets are not stated, the particulars are not available.

II.—STATEMENT SHOWING THE VARIETIES OF LAND BANKS AND SOCIETIES REGISTERED TO DEAL WITH SMALL HOLDINGS AND WITH LOANS FOR AGRICULTURAL PURPOSES.

ENGLAND AND WALES.—The term "Land Banks" as applied to a particular section of the various groups of societies registered at this office is unknown at present. While the advantages of registration have been conferred upon numerous societies seeking to carry on the business of banking under the Industrial and Provident Societies Act, 1893, it appears that no group of societies under that Act is specially engaged in giving financial assistance by way of loans to individuals occupied in the cultivation of land owned by themselves. Isolated societies may, and possibly do give such assistance, but such transactions would not be stated separately from the other particulars given in the Annual Returns of Societies, and it is unlikely that such advances would be specially authorised by the rules. Even where special provision is made for carrying on a particular object, it cannot with any confidence be assumed that the society is actually engaged in carrying it out. The following observations are therefore intended as indicating approximately the work in which the groups referred to are engaged.

Credit Societies.—Agricultural Credit Societies, in which the members' liability is unlimited, are registered under the Friendly Societies Act, 1896, and the Special Authority granted by the Treasury, 16th May 1876, or the substituted Special Authority of 23rd April 1903. They are so constituted as to have the power of borrowing from non-members conferred by the Societies' Borrowing Powers Act, 1898 (Sir Horace Plunkett's Act). Thirty such societies exist in England and two in Wales. Nineteen are of recent formation, having been registered since the beginning of 1908. Most of these societies were promoted by the Agricultural Organisation Society, Limited, and are auxiliary societies to Small Holdings and Allotment Societies. There are none in Scotland, but in Ireland societies of this nature are much more numerous than in any other portion of the United Kingdom.

Specialised Authorised Loan Societies, other than the Agricultural Credit Societies referred to above, number 488 societies in England and Wales. The Friends of Labour Loan Societies, certified under the Act 3 & 4 Vict. c. 110, of which there are about 250, are also engaged in making advances by way of loans; but the operations of these two groups have no special reference to agricultural loans. Ordinary Friendly Societies are also empowered to make small advances to their members under certain restrictions, but these transactions are negligible for present purposes.

Credit Banks.—A large number, probably many hundreds, of the societies registered under the Industrial and Provident Societies Acts, take power by their rules to carry on the business of banking; but most of them, it is believed, only carry on that business (if at all) to a very small extent and as auxiliary to other businesses. Those which appear to have been mainly engaged in the business of banking, at the close of 1908, are given in the list of financial businesses in Part B. of the Chief

Registrar's Report for that year, and so far as can be traced, comprised a group of 34 societies. Only two appear, by their names, to be in connection with land or agriculture, and these are situated, one in the City of London and one in Westminster: the latter is in connection with the Agricultural Organisation Society, Limited. In societies registered under these Acts the liability of the member is limited to the amount of his shares.

Land Societies.—This group comprises several old-established societies under the Industrial and Provident Societies Acts, which may be roughly described as societies for purchasing and developing land for re-sale to the members; the repayments being made to the society, and in some cases to the original vendor, by instalments. The land thus acquired is used principally for the erection of dwelling-houses, although, in some cases, it appears to be used for agricultural purposes, as small holdings and allotments.

Also included in this group are various "Tenants" and "Garden City," or "Garden Suburb" Societies, a modern development of the group of "Land Societies," in which the share capital of the tenants is used in combination with loan capital in carrying out the objects of the respective societies. Fifteen such societies in England and Wales had, at the close of 1908, an aggregate membership of 1,844, with share capital amounting to 68,797*l.* Loan capital amounted to 365,143*l.*; while land held by the societies was valued at 418,859*l.*

In the whole of the United Kingdom 137 land societies furnished returns for the year 1908, with a total membership of 17,807 at the end of that year. Land purchased during the year was valued at 35,616*l.*, and land sold 27,581*l.* Advances were made upon mortgage security during the year amounting to 159,855*l.* while mortgage repayments amounted to 127,071*l.* Members' share capital amounted to 744,932*l.*, and there was due to depositors and other creditors (principally loan capital) 990,694*l.* Land held by societies at end of year was valued at 786,749*l.*, and the balance due on advances upon mortgage security amounted to 834,968*l.*

Small Holdings and Allotments Societies.—This group, while composed mainly of societies formed to acquire land at a rental from local authorities, &c., includes a small number of older societies which have acquired land by purchase for small holdings and allotments.

At present in England and Wales 155 societies are established for the purpose of providing small holdings and allotments for their members. Of those registered at 31st December 1908 123 furnished returns of their operations, from which it appears that in the aggregate 3,059 acres of land, having an annual value of 4,635*l.*, had been acquired for the purpose of small holdings by 13 societies; 797 acres as allotments, of an annual value of 1,611*l.*, by 20 societies; while grazing rights, &c., over 32 acres, valued at 66*l.* per annum, were in the possession of two societies at the close of the year. The total number of tenants returned by the societies was 3,384. The above particulars may be considered as giving merely an approximation of the extent of the movement at the present time, many of the societies at the date of their returns being merely in an embryonic state of existence, and in process of negotiation for the acquisition of the land necessary to carry on their operations. In 89 societies the total paid-up share capital amounted to 5,083*l.*, while 19, principally old-established allotment societies in Northamptonshire, showed a total balance of profit and reserve of 1,092*l.* The small holdings and allotments department of the above 123 societies received in rents 5,694*l.* and in other income 1,141*l.* Rents, rates, and taxes paid amounted to 5,240*l.*, and management expenses to 1,110*l.*

Ordinary Co-operative Societies.—During recent years an important development has taken place in the "Housing" movement by co-operative societies engaged in industries and trades. "Building" departments have been established, and members enabled to acquire their houses by means of advances granted by the society on mortgages. In 1906 the amount so invested by societies in England and Wales amounted in the aggregate to 4½ millions sterling, while 2½ millions sterling were then invested by societies in land and buildings other than used in trade. No information is available as to the extent to which land has been acquired (if any) for agricultural use by the members. Co-operative fruit farms and ordinary farms in some cases form an adjunct to a society's business.

Agricultural Co-operative Societies.—These societies, also registered under the Industrial and Provident Societies Act, are promoted in England and Wales principally

by the Agricultural Organisation Society, Ltd., for the purpose of purchasing seeds, artificial manures, and other agricultural requisites at wholesale rates for the advantage of the members. There are about 160 of these societies in England and Wales. In this group are also included Dairy, Poultry, and Egg Collecting Societies and societies for the sale of agricultural produce. The largest of these is the Eastern Counties Farmers' Co-operative Association (Reg. No. 4122, Suffolk), whose sales in 1908 amounted to 212,753*l*.

Agricultural, &c. Societies.—Societies for the promotion of agriculture, arboriculture and horticulture can be registered under the Friendly Societies Act, 1896, and the Special Authority dated 23rd March 1877, limitations revised 20th January 1881, and the authority extended to arboriculture 9th January 1907. Fourteen societies established under this authority are now upon the register. Of this number 10 societies are for the purpose of providing allotments for their members and one is a re-afforesting association. The remaining three are for the promotion of agriculture and horticulture in general terms. Four societies have upwards of 100 members. One society owns land valued at 964*l*.

Cattle Insurance Societies.—Cattle Insurance Societies can be registered under the Friendly Societies Act, 1896, for the purpose of insurance against loss of neat cattle, sheep, lambs, swine, horses, and other animals by death from disease or otherwise. Only members of societies can effect insurances. The insurance may be to any amount. The liability of members is not limited, but practically the risks are small.

There are 61 societies at present on the register, distributed among the following counties:—Cambridge 2, Chester 1, Derby 3, Gloucester 6, Hertford 1, Huntingdon 1, Lancaster 2, Leicester 1, Lincoln 21, Northampton 2, Northumberland 3, Shropshire 6, Warwick 1, Wilt 2, Worcester 2, York 5, Flint 1, and the Channel Islands 1.

Two societies are for the insurance of horses only; 23 for neat cattle only; and 32 for swine only. Three societies insure horses and neat cattle, and 1 society insures neat cattle and swine.

Only 11 societies have a membership of 100 or upwards. Twenty-four societies have funds amounting to 100*l*. or upwards; the two highest have 1,090*l*. and 1,086*l*. respectively.

Building Societies.—Although termed "Building" Societies, societies under the Building Societies Acts have no power to build. Their sole purpose authorised by the Acts is to make advances to members out of the funds of the society upon the security of freehold, copyhold, or leasehold estate by way of mortgage. In practice a building society generally makes advances upon buildings already erected, but there does not appear to be any legal objection to a building society lending on mortgage of land used in agriculture.

IRELAND.—Societies for the encouragement of the agricultural industry are to be found in much greater numbers in Ireland than in Great Britain. About 500 societies of one kind or another in connection with agriculture are registered under the Industrial and Provident Societies Acts. The operations of these Societies are to a great extent directed to the development of the milk and butter trade by the establishment of Co-operative Creameries. There is also a considerable business done in supplying artificial manures and seeds to the members. In addition there are the 308 credit societies registered under the Friendly Societies Act which are mentioned in the list at page 2. A large proportion of these Irish societies have been promoted by the Irish Agricultural Organisation Society, Ltd.

J. D. STUART SIM,
Chief Registrar.

9th June 1910.